

REMARKS

Consideration of the amendments is respectfully requested. The amendments find support in the application as originally filed and adds no new matter pursuant to 37 C.F.R. 1.121(f). The amendments are made pursuant to 37 C.F.R. 1.121.

Status of Claims

Claims 1-6, 8 and 11-12 are pending in this application.

Claims 7 and 9-10 have been canceled.

Claims 11-12 have been added.

Claims 1, 3, 5, 6 and 8 have been amended.

Claims

In paragraph 2 of the Office Action, the Examiner objects to Claim 1 for minor informalities. Claim 1 has been amended to correct the informalities. Accordingly, the objection to Claim 1 should be withdrawn.

**Rejected under 35 USC 102(e), as being anticipated by
Akira Urakoshi (US 6,067,564)**

In paragraphs 3-13 of the Office Action, the Examiner rejected Claims 1-5 and 7-10 under 35 USC 102(e), as being anticipated by Akira Urakoshi (US 6,067,564). Applicant has amended Claims 1 and 5 and added new claims 11-12 to better clarify Applicants' invention.

Applicants' Invention

Applicants' invention provides a plurality of time-period based entries for each user in which to enter different spending limits. For example, in the embodiment of FIGS. 7A and 7B, the user can enter a spending limit for any single event and a spending limit for a month. In FIG. 8, multiple spending-limit entries are provided to enter limits for a day, a week, a month and a year if desired. The user can select one or more of the spending-limit entries so that the system can track their spending for each different time period.

Urakoski's Invention

Unlike the Applicants' invention, Urakoski's invention only provides a single spending limit entry per user (as shown in FIG. 4). In FIG. 19, a price range for programs is entered via two entries. The first entry is the start of the price range. The second entry is for the end of the price range. Thus, Urakoski's invention **does not** provide multiple entries for each user, each entry being for a different time period. Moreover, with regard to the limitations in Claim 1, the entries are not "*selectively actuatable*." Accordingly, in view of the foregoing remarks, Claims 1, 5, 11 and 12 are allowable over the prior art of record.

Since Claims 2-4, 6 and 8 depend directly or indirectly from one of independent Claims 1 and 5, then for the reasons set forth above with regard to Claims 1 and 5, Claims 2-4, 6 and 8 are also allowable over the prior art of record.

Rejected under 35 USC 103(a), as being anticipated by
Akira Urakoshi (US 6,067,564)

In paragraphs 14-16 of the Office Action, Claim 6 was rejected under 35 USC 103(a), as being unpatentable over Akira Urakoshi (US 6,067,564). The Examiner acknowledges that Urakoshi does not teach different time limits and comparing spending limits to determine if the spending limit for a shorter period is greater than a spending limit for a longer period. In order to reject Claim 6, the Examiner modified Urakoshi with multiple time limits and entries

Serial No.: 09/745,205

PU000178

to provide a basis for modifying Urakoshi with the claim limitations of Claim 6. It appears the Examiner is merely using hindsight after reading Applicants' own disclosure in order to modify Urakoshi and reject Claim 6.

Nevertheless, in view of the amendments to Claims 1 and 5 and the remarks related to Claim 6, Urakoshi as modified by the Examiner does not teach the claim limitations of Claim 6.

CONCLUSION

In view of the foregoing remarks and amendments, the Applicants believe that they have overcome all of the Examiner's basis for rejection, and that this application therefore stands in condition for allowance. However, if the Examiner is of the opinion that such action can not be taken, the Applicants request that he contact their undersigned attorney in order to resolve any outstanding issues without the necessity of issuing another Office Action.

Respectfully submitted,

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CERTIFICATE OF MAILING

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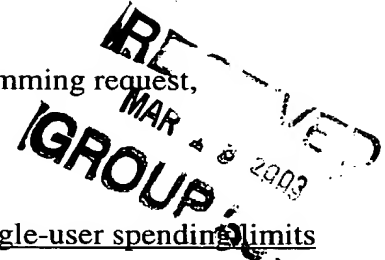
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The marked up version of the amendment pursuant to 37 C.F.R. 1.121(c)(1)(ii) is set forth below.

Marked Up Version of Amendment

1. (Amended) A method for processing user programming request, comprising the steps of:
- detecting a user request;
 - providing a plurality of selectively actuatable entries for single-user spending limits each spending limit being associated with a different-length time period [an entry for a time period based user spending limit], in [respond] response to the user request;
 - receiving selection of at least one of the plurality of selectively actuatable entries and a spending limit for the selected at least one of the plurality of selectively actuatable entries [the entry]; and
 - tracking user spending during the time period associated with each selected entry.
3. (Amended) The method of claim 1 further comprising the step of generating a user warning when the user spending exceeds the [time period based user] spending limit [entered] during the time period for any selected entry.
5. (Amended) A method for processing user programming request, comprising the steps of:
- detecting a user request;
 - providing a plurality of spending limit entries for a single user each entry corresponding to a different time period, in [respond] response to the user request;
 - receiving [one or more] selection of and a spending limit for at least one of the [selected] spending limit entries; and
 - tracking user spending during each [of the selected] different time period for which a spending limit was received.



6. (Amended) The method of claim 5 further comprising performing a check to see if a spending limit for a shorter time period is greater than a spending limit entry for a longer time period; and providing a user warning if [otherwise] the spending limit for the shorter time period is greater.

8. (Amended) The method of claim 5 further comprising the step of providing [the option of counting] a selection for tracking each different selected time period on a rolling basis.